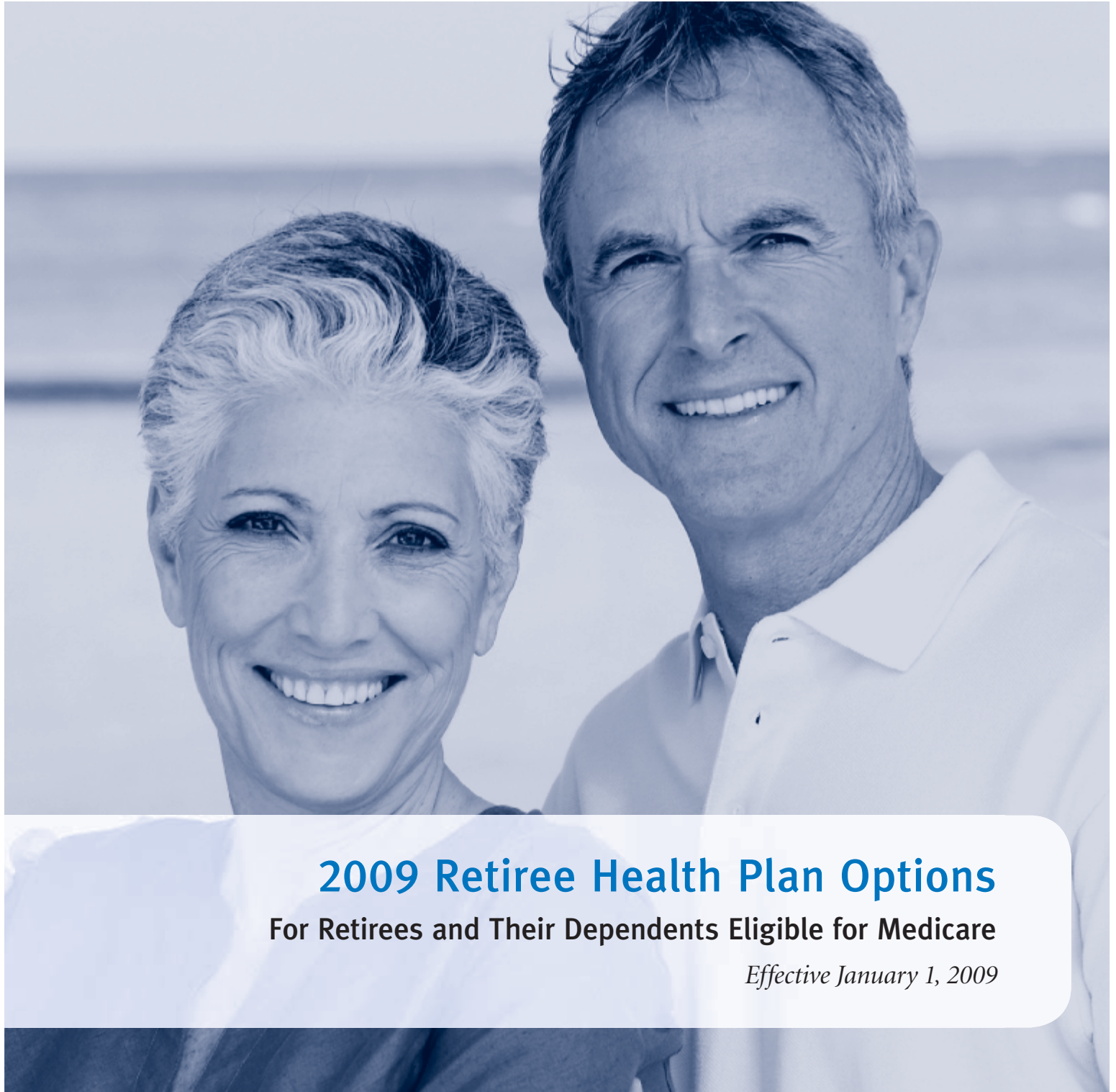




Montgomery County Government



2009 Retiree Health Plan Options

For Retirees and Their Dependents Eligible for Medicare

Effective January 1, 2009

Retiree Health Plan Options - *Medicare Eligible*

An Overview

CareFirst BlueCross BlueShield (CareFirst) is pleased to administer the Health Plan Options for retirees in conjunction with Montgomery County Government. Retirees

who wish to continue their health plan must apply for Medicare Part A and Part B as soon as they are eligible for that federal benefit. After they receive Medicare coverage, Medicare becomes the primary source for payment of claims, and the CareFirst Blue Cross BlueShield plan becomes secondary.

Retirees or their eligible dependents must submit a copy of their Medicare card to the Benefits Administration Office showing the effective date of the Part A and Part B coverage.

If you are eligible for Medicare, your primary insurer is Medicare. This means that your claims must be filed to Medicare first. If Medicare does not cover the entire cost, the balance of your medical bills should be filed to CareFirst BlueCross BlueShield for reimbursement. If you live in Washington, DC, Northern Virginia, Prince George's or Montgomery county in Maryland and are interested in having your Explanation of Medicare Benefits (EOMB) sent directly to CareFirst, please call CareFirst Blue Cross Blue Shield Member Service for a Medicare Coordination of Benefits form. If you reside outside the Medicare service area, you must file your claim along with your EOMB to:

CareFirst BlueCross BlueShield
PO Box 1739
Cumberland, MD 21501

The CareFirst BlueCross BlueShield Member Service number is (888) 417-8385.

Please note that CareFirst will pay benefits based on Medicare's payment whether or not you are enrolled or receive benefits available under Medicare. The service must be eligible with Medicare to be eligible for benefit under the CareFirst BlueCross BlueShield plan.

Remember to bring your Medicare ID card when you visit your physician.

Case Management

When faced with a serious diagnosis or condition, you and your family have many tough choices and decisions to make. The Case Management program can help you navigate the complex health care system and provide support during your time of need. Some of the conditions most frequently case managed include:

- serious trauma
- rehabilitation
- cancer
- special needs

Our case managers will:

- Work closely with you and your doctors to identify a treatment plan
- Coordinate necessary services
- Contact you regularly to see how you are doing
- Answer any of your questions
- Suggest community resources that may be available

This program is free, voluntary and confidential. To enroll or to find out more information, call (888)-264-8648.

Utilization Management

When you need to be hospitalized or need therapy, your doctor will work with the Utilization Management team to ensure you receive the right care in the right place at the right time. If you are hospitalized, a Utilization Management nurse will review your information and assist with discharge planning or approve additional inpatient hospital days if necessary.

Benefit Description	Medicare Coverage Part A&B	Indemnity Carve-out Plan (PG50)
Hospitalization		
Days 1–60	Pays all but Part A deductible	Pays Part A deductible
Days 61–90	Pays all but Part A deductible	Pays Part A deductible
Days 91–150	Pays all but Part A deductible	Pays 100% of eligible hospital expenses Medicare until 180th day
Days 151+	Pays nothing	Pays nothing after 180 days
Post-Hospital Skilled Nursing Facility Care		
Days 1–20	Pays 100%	Pays nothing. Covered by Medicare.
Days 21–100	Pays all but \$95 a day	Pays up to \$95 a day
Hospice Care	Pays all but limited costs (outpatient drugs and inpatient respite care)	Pays nothing. Covered by Medicare.
Medical Expenses		
Surgery	Pays 80% of approved amount (after \$131 Part B deductible)	Pays the first \$500 at 100% for the treatment of illness and injury. In excess of the \$500, pays 80% of approved amount after Part B deductible. Pays the balance of medical charges up to the allowable charge. Subject to the \$200 calendar year deductible
Acupuncture	Pays nothing	Pays nothing
Diagnostic X-ray/Labs Service	Pays 80% of approved amount (after \$131 Part B deductible)	Pays the first \$500 at 100% for the treatment of illness and injury. In excess of the \$500, pays 80% of approved amount after the \$131 Part B deductible. Pays the balance of medical charges up to the allowable charge. Subject to the \$200 calendar year deductible
Outpatient Hospital Treatment	Pays 80% of approved amount (after \$131 Part B deductible)	Pays the 20% coinsurance. Subject to the \$200 calendar year deductible. For emergency room treatment within 72 hours of an accident or surgery
Preventive Care (Prostate Cancer Screening, Mammograms and Pap smears)	Pays 80% of approved amount (after \$131 Part B deductible)	Pays the 20% coinsurance, subject to the \$200 calendar year deductible
One Annual Adult Physical	Pays 80% of approved amount	Pays the 20% coinsurance, subject to the \$200 calendar year deductible
Prescription Drugs	Check eligibility requirements with Medicare	Check with Montgomery County for plan options

Indemnity Supplemental Plan (PG54)		Point of Service Plan (PG52)/PPO (PG55)
	Pays Part A deductible	Pays Part A deductible
	Pays Part A deductible	Pays Part A deductible
	Pays 100% of eligible hospital expenses after Medicare until 180th day	Pays 100% of eligible hospital expenses after Medicare until 180th day
	Pays nothing after 180 days	Covered in full
	Pays nothing. Covered by Medicare.	Pays nothing. Covered by Medicare.
	Pays up to \$95 a day	Pays up to \$95 a day
	Pays nothing. Covered by Medicare.	Pays nothing. Covered by Medicare.
<p>tment of an we pay the \$131</p> <p>to the BCBS calendar</p>	<p>Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$131 Part B deductible and 20%.</p>	<p>Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$131 Part B deductible and 20%.</p>
	Pays nothing	Subject to normal group benefits
<p>tment of an , we pay</p> <p>to the BCBS calendar</p>	<p>Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$131 Part B deductible and 20%.</p>	<p>Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$131 Part B deductible and 20%.</p>
the \$200 calendar treatment within	Pays the \$131 Part B deductible and 20% coinsurance for emergency room treatment within 72 hours of an accident or surgery	Pays the \$131 Part B deductible and 20% coinsurance
	Pays the \$131 Part B deductible and 20% coinsurance	Pays the \$131 Part B deductible and 20% coinsurance
	Pays the \$131 Part B deductible and 20% coinsurance	Pays the \$131 Part B deductible and 20% coinsurance
prescription	Check with Montgomery County for prescription plan options	Check with Montgomery County for prescription plan options

Online access through HCBO.com

CareFirst is pleased to introduce HCBO, a Web site that allows you to directly access your health benefit information online. So now, you can obtain answers to many questions regarding your health insurance coverage and costs, including your date of eligibility, who is included on your policy and the status of your current and previous claims, as well as your current deductible and maximums — all conveniently online. Visit www.hcbo.com to register.



Options Discount Program

The *Options* program provides you with discounts on laser vision correction, hearing care services, eldercare management, fitness

club memberships, medical ID bracelets, and mail order contact lenses, as well as alternative therapies such as acupuncture, massage therapy and chiropractic care. You can save \$10 on a 3-month subscription to Weight Watchers® Online when you sign up through www.carefirst.com. Weight Watchers® Online provides a set of personalized tools to help you stay on track. Search a database of over 800 Weight Watchers® recipes, and calculate points for your own foods and meals. You can also join Jenny Craig and receive a free, 30-day program*. Enjoy 50% off the OnTrack 6-month program* or 20% off Jenny Rewards 1-year program*.

Options is not a covered benefit under your health plan, but rather a way for you to access health and wellness practitioners at discounted rates. To find out more, visit www.carefirst.com.

*Plus the cost of food. Discounts apply to membership fee only. Offer good at participating centers only.

FirstHelp™

Health Care Advice Line

CareFirst offers FirstHelp, a medical advice service. FirstHelp is staffed by registered nurses who can answer your health care questions and help guide you to the most appropriate care. FirstHelp nurses are ready to take your call 24 hours a day, 7 days a week: just call (800) 535-9700.



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www.carefirst.com

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